

Information to identify the case:

Debtor 1 **Shelia Jean Agustin**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-30317-KRH**

Social Security number or ITIN **xxx-xx-7764**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

Date case filed for chapter **7 1/21/19**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Shelia Jean Agustin	
2. All other names used in the last 8 years		
3. Address	1904 Francis Road Glen Allen, VA 23059	
4. Debtor's attorney Name and address	Richard C. Pecoraro Rich Law, PLC 1700 Huguenot Rd. Suite B4 Midlothian, VA 23113	Contact phone (804) 464-3066 Email: rich@richlawrva.com
5. Bankruptcy trustee Name and address	Roy M. Terry Jr. Sands Anderson PC P.O. Box 2188 Richmond, VA 23218-2188	Contact phone (804) 648-1636 Email: rterry@sandsanderson.com

For more information, see page 2 >

Debtor **Shelia Jean Agustin**

Case number **19-30317-KRH**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p> <p>McVCIS 24-hour case information: Toll Free 1-866-222-8029</p>	<p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>	<p>For the Court:</p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>Date: January 22, 2019</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>February 19, 2019 at 12:00 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: April 22, 2019</p> <p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p> <p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Shelia Jean Agustin
 Debtor

Case No. 19-30317-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc
 Form ID: 309A

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Jan 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2019.

db +Shelia Jean Agustin, 1904 Francis Road, Glen Allen, VA 23059-4519
 14687626 +Atlantic Credit & Finance, PO Box 2001, Warren, MI 48090-2001
 14687629 +Brock & Scott PLLC, 1315 Westbrook Plaza Drive, Winston Salem, NC 27103-1357
 14687632 +Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
 14687638 +Mobiloan LLC, PO Box 1409, Marksville, LA 71351-1409
 14687639 +Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
 14687642 +Selective Way Insurance Co., c/o Wirt P. Marks, Esq., 7401 Beaufort Springs Dr,
 Richmond, VA 23225-5504
 14687646 +Teres Dishman, c/o The McNeil Law Group, 2315 E. Broad Street, Richmond, VA 23223-7126
 14687624 +afni- Subrogation Dept, PO Box 3068, Bloomington, IL 61702-3068
 14687635 home depot, P.O. Box 9001010, Louisville, KY 40290-1010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: rich@richlawva.com Jan 23 2019 03:53:10 Richard C. Pecoraro, Rich Law, PLC,
 1700 Huguenot Rd., Suite B4, Midlothian, VA 23113

tr E-mail/Text: rterry@iq7technology.com Jan 23 2019 03:55:05 Roy M. Terry, Jr.,
 Sands Anderson PC, P.O. Box 2188, Richmond, VA 23218-2188
 14687625 EDI: AMEREXPR.COM Jan 23 2019 08:33:00 American Express, Attn: Customer Service,
 PO Box 981535, El Paso, TX 79998-1535
 14687627 EDI: BANKAMER.COM Jan 23 2019 08:33:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 14687628 +EDI: TSYS2.COM Jan 23 2019 08:33:00 Barclays Bank Delaware, 100 S West Street,
 Wilmington, DE 19801-5015
 14687630 EDI: CAPITALONE.COM Jan 23 2019 08:33:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 14687631 +EDI: TSYS2.COM Jan 23 2019 08:33:00 Card Services, PO Box 13337,
 Philadelphia, PA 19101-3337
 14687633 +EDI: CITICORP.COM Jan 23 2019 08:33:00 Citibank, CitiCards Customer Service,
 PO Box 6500, Sioux Falls, SD 57117-6500
 14687636 EDI: RESURGENT.COM Jan 23 2019 08:33:00 LVNV Funding, PO Box 10587,
 Greenville, SC 29603-0587
 14687637 +EDI: MID8.COM Jan 23 2019 08:33:00 Midland Funding LLC, P.O. Box 2011,
 Warren, MI 48090-2011
 14687640 EDI: PRA.COM Jan 23 2019 08:33:00 Portfolio Recovery Associates,
 Riverside Commerce Center, 120 Corporate Blvd. Ste 100, Norfolk, VA 23502-4962
 14687643 EDI: AGFINANCE.COM Jan 23 2019 08:33:00 Springleaf, P.O. Box 742536,
 Cincinnati, OH 45274-2536
 14687641 +EDI: SEARS.COM Jan 23 2019 08:33:00 Sears, Billing Disputes, P.O. Box 6282,
 Sioux Falls, SD 57117-6282
 14687644 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Jan 23 2019 03:54:17
 State Farm Insurance, 5400 New Albany Rd East, New Albany, OH 43054-8861
 14687645 +EDI: RMSC.COM Jan 23 2019 08:33:00 Synchrony Bank/JCPenney, PO Box 960090,
 Orlando, FL 32896-0090

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14687634 ##+Harold Brooks, 2840 Fairway Homes Way, Glen Allen, VA 23059-7467

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2019

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: manleyc
Form ID: 309A

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Total Noticed: 25

Date Rcvd: Jan 22, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2019 at the address(es) listed below:

John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov
Richard C. Pecoraro on behalf of Debtor Shelia Jean Agustin rich@richlawrva.com,
rsweetcplawfirm@gmail.com;sharia@richlawrva.com;rose@richlawrva.com;PecoraroRR84804@notify.bestcase.com
Roy M. Terry, Jr. rterry@sandsanderson.com, rterry@iq7technology.com;sryan@sandsanderson.com
TOTAL: 3